

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on the 10th day of February, 2006, Gregory L. Mitchell a/k/a Gregory Mitchell and Christy L. Mitchell a/k/a Christy Mitchell executed a certain Deed of Trust to Thomas F. Baker, IV, Trustee for the benefit of First Tennessee Bank National Association, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, and recorded in Deed of Trust Book 2,433 at Page 566 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Thomas F. Baker, IV, Trustee for First Tennessee Bank National Association, said Appointment of Substitute Trustee being recorded in Book 3,830 at Page 375 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in Gregory Mitchell and wife, Christy Mitchell; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, First Tennessee Bank National Association, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 27th day of August, 2014, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the DeSoto County Courthouse, 2535 Highway 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 83, Section B, Hernando Estates Subdivision, in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat

8-27-14

Book 6, Page 9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel ID: 3-07-3-07-02-0-00083-00.

Property known as: 1404 Starkville Dr.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 27th day of June, 2014.

/s/ T. Frank Collins  
T. Frank Collins, Substituted Trustee

Prepared By:  
T. Frank Collins, Esq.  
Collins & Associates, PLLC  
100 Webster Circle, Suite 2  
Madison, Mississippi 39110  
Telephone: (601) 853-4400

Dates of Publication:  
August 5, August 12, August 19 and August 26, 2014

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

7/18/14 9:27:11  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 16, 2005, executed by REED H. WILLIS, conveying certain real property therein described to RECON TRUST COMPANY, N.A., as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded December 20, 2005, in Deed Book 2377, Page 66; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A. in Deed Book 3440, Page 780; and WHEREAS, on April 21, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3803, Page 480; and NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **August 27, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

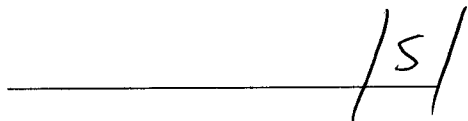
LOT 608, SECTION E, TIPTON POLLARD, PUD, SITUATED IN SECTION 1, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 89, PAGE 27, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **5392 KRISTY LANE, SOUTHAVEN, MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 15<sup>th</sup> day of July, 2014.



Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinelublin.com/property-listings.php](http://www.rubinelublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

PUBLISH: 07/31/2014, 08/07/2014, 08/14/2014, 08/21/2014

8-27-14

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

7/18/14 9:26:56  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 27, 2006, executed by EDWARD H. RYKBOS AND DANA M. RYKBOS, conveying certain real property therein described to ARNOLD WEISS, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PULASKI MORTGAGE COMPANY, AN ARKANSAS CORPORATION, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded December 28, 2006, in Deed Book 2632, Page 764; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title trustee for BRONZE CREEK TITLE TRUST 2013-NPL1 by instrument recorded on September 26, 2013 in the office of the aforesaid Chancery Clerk in Deed Book 3828, Page 144; and WHEREAS, on November 8, 2013, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3739, Page 668; and NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **August 27, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

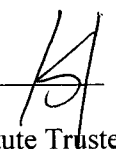
LOT 58, SECTION G, CHERRY TREE PARK SUBDIVISION, NEIGHBORHOOD G PUD, SITUATED IN SECTION 16, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 94, PAGE 39, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **2677 HILL VALLEY LANE, SOUTHAVEN, MS 38672**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 15<sup>th</sup> day of July, 2014.

  
\_\_\_\_\_  
Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinlublin.com/property-listings.php](http://www.rubinlublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

PUBLISH: 07/31/2014, 08/07/2014, 08/14/2014, 08/21/2014

8-27-14

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

7/23/14 9:02:59  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 11, 2009, executed by HERMAN M HORTON, NANCY W HORTON, conveying certain real property therein described to Vanessa Winkler Price Law, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMERICAHOMEKEY, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded July 1, 2009, in Deed Book 3051, Page 326; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A.; and

WHEREAS, on June 27, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3836, Page 19; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **August 27, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

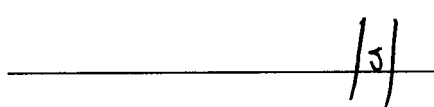
LOT 475, SEC. I, PARCEL 6, CENTRAL PARK NEIGHBORHOOD SUBDIVISION, LOCATED IN SECTION 20, TOWNSHIP 1 SOUTH RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT RECORDED IN PLAT BOOK 91, PAGE 18, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **1883 CRESENT LANE, SOUTHAVEN, MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 14<sup>th</sup> day of July, 2014.

  
Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinelublin.com/property-listings.php](http://www.rubinelublin.com/property-listings.php)  
Tel: (877) 813-0992  
Fax: (404) 601-5846

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8-27-2014

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

7/23/14 9:02:39  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 24, 2006, executed by JACQUELINE MORGAN, conveying certain real property therein described to TICOR TITLE INSURANCE, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CHALLENGE FINANCIAL INVESTORS, CORP. , Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded September 1, 2006, in Deed Book 2554, Page 674; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2007-NC1, Mortgage Pass-Through Certificates, Series 2007-NC1 by instrument recorded on March 5, 2010 in the office of the aforesaid Chancery Clerk in Deed Book 3140, Page 450; and

WHEREAS, on January 2, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3761, Page 173; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **August 27, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 167, SECTION "C", BRAYBOURNE SUBDIVISION, SITUATED IN SECTION 32, TOWNSHIP 1 SOUTH, RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 64, PAGES 10-11, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **6933 GREYHAWK COVE NORTH, OLIVE BRANCH, MS 38654**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 18<sup>th</sup> day of July, 2014.

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/s/

Rubin Lublin, LLC, Substitute Trustee  
428 North Lamar Blvd, Suite 107  
Oxford, MS 38655  
[www.rubinelublin.com/property-listings.php](http://www.rubinelublin.com/property-listings.php)  
Tel: (877) 813-0992  
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